

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LISA D. SKREKLA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-10701 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/21/2016 and confirmed on 9/21/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		60,196.09
Less Refunds to Debtor	1,751.89	
TOTAL AMOUNT OF PLAN FUND		58,444.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	2,883.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,383.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LOANDEPOT.COM Acct: 4915	0.00	0.00	0.00	0.00
	LOANDEPOT.COM Acct: 4915	5,239.98	5,239.98	0.00	5,239.98
	LOANDEPOT.COM Acct: 4915	0.00	41,543.25	0.00	41,543.25
	LOANDEPOT.COM Acct: 4915	0.00	0.00	0.00	0.00
					46,783.23

Priority					
	STEPHEN H HUTZELMAN, ESQ Acct:	0.00	0.00	0.00	0.00
	LISA D. SKREKLA Acct:	0.00	0.00	0.00	0.00
	LISA D. SKREKLA Acct:	1,751.89	1,751.89	0.00	0.00
	STEPHEN H HUTZELMAN ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	STEPHEN H HUTZELMAN ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	HUTZELMAN AND HARMON Acct:	500.00	500.00	0.00	0.00

* * * N O N E * * *

Unsecured					
	DISCOVER BANK(*) Acct: 616	0.00	0.00	0.00	0.00
	ECMC(*) Acct: 3603	37,878.72	2,650.06	0.00	2,650.06
	APOGEE PHYSICIANS Acct: 8577	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT-CREDIT C Acct: 5221	447.22	31.29	0.00	31.29
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1612				
	FOUNDATION RADIOLOGY GROUP	0.00	0.00	0.00	0.00
	Acct: FRG1				
	CAPITAL ONE NA**	1,564.74	109.47	0.00	109.47
	Acct: 3777				
	MERCHANTS & MEDICAL CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 2600				
	MIDLAND FUNDING LLC	2,645.75	185.10	0.00	185.10
	Acct: 6328				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 9501				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 9401				
	DEPARTMENT STORES NATIONAL BANK	806.71	56.44	0.00	56.44
	Acct: 5161				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,898.46	202.79	0.00	202.79
	Acct: 0546				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 0115				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 7448				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 3108				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 6023				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 1705				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 1470				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 1512				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct:				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 6382				
	TRI STATE PAIN INSTITUTE	0.00	0.00	0.00	0.00
	Acct: 7213				
	DISCOVER BANK(*)	14,892.52	1,041.91	0.00	1,041.91
	Acct: 0452				
	ASHLEY FUNDING SERVICES LLC - ASSIC	3.79	0.27	0.00	0.27
	Acct: 5090				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 5221				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct: 6-16				
	MERS++	0.00	0.00	0.00	0.00
	Acct: 6-16				
	MORTGAGE ELECTRONIC REGISTRATIO	0.00	0.00	0.00	0.00
	Acct: 6-16				
	ALLIED INTERSTATE INC	0.00	0.00	0.00	0.00
	Acct: 3241				
	PHEAA FRN	0.00	0.00	0.00	0.00
	Acct: 9501				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 9501				
	PHEAA FRN	0.00	0.00	0.00	0.00
	Acct: 9401				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 9401				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					4,277.33

TOTAL PAID TO CREDITORS 51,060.56

TOTAL CLAIMED

PRIORITY	0.00
SECURED	5,239.98
UNSECURED	61,137.91

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN RE:
LISA D. SKREKLA

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-10701 TPA
Chapter 13
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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the
**Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of
Receipts and Disbursements**, and following notice to the creditors and an opportunity to be
heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments,
has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to
Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case
is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected
employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free
and clear of any and all claims or interests except as otherwise treated in the plan or in the
Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is
hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not
the claim of such creditor is provided for in the Plan, and whether or not such creditor has
objected to, has accepted or rejected the plan. All mortgage and other secured debts provided
for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment
date for which the Trustee last made a distribution, and no additional interest, late fees or
penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's
registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report
and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is
discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Lisa D. Skrekla
Debtor

Case No. 16-10701-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Sep 27, 2021

User: nsha
Form ID: pdf900

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Lisa D. Skrekla, 3908 Zimmerman Road, Erie, PA 16510-3661
14262593	+ Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
14262594	Allied Interstate LLC, PO Box 1954, Southgate, MI 48195-0954
14262595	+ Apogee Physicians of Pennsylvania, PO Box 708610, Sandy, UT 84070-8627
14314120	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14262597	+ Discover Bank, c/o Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14667865	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14262599	+ Foundation Radiology Group, 350 N. Orleans Street, Floor 8, Dept. 6235, Chicago, IL 60654-1975
14262601	+ LOANDEPOT.COM, LLC, 425 Phillips Blvd., Ewing, NJ 08618-1430
14291761	+ LOANDEPOT.COM, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
14262604	+ MERS, 1901 E. Voorhees Street, Suite C, Danville, IL 61834-4512
14262602	+ Matthew K. Fissel, Esquire, KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14262603	Merchant's & Medical Credit Corporation, 6324 Taylor Drive, Flint, MI 48507-4685
14262606	Mortgage Electronic Registration Syste, solely as Nominee for Loandepot.com LLC, PO Box 2026, Flint, Michigan 48501-2026
14262607	PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
14273279	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14262608	+ Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
14262610	+ St. Vincent Health Center, Attn: Billing Dept., 232 West 25th Street, Erie, PA 16544-0001
14262611	St. Vincent Health Center, PO Box 4045, Gaithersburg, MD 20885-4045
14262614	# Tri State Pain Institute, LLC, 2374 Village Common Drive, Suite 100, Erie, PA 16506-7201

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Sep 27 2021 23:39:53	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14335784	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2021 23:39:30	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14262596	Email/Text: customercareus@creditcropsolutionsinc.com	Sep 27 2021 23:24:00	Credit Corp. Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
14262598	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2021 23:39:53	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14332486	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14277995	Email/Text: mrdiscren@discover.com	Sep 27 2021 23:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-1

User: nscha

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Date Recd: Sep 27, 2021

Form ID: pdf900

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14262600	+ Email/Text: PBNCNotifications@perituservices.com	Sep 27 2021 23:24:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14322795	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14262605	Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	Midland Credit Management, Inc., PO Box 60578, Los Angles, CA 90060-0578
14262609	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:52	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-1223
14277403	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14267624	Email/PDF: rmscidi@recoverycorp.com	Sep 27 2021 23:39:41	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14262612	Email/Text: amieg@stcol.com	Sep 27 2021 23:24:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
14262613	+ Email/Text: bankruptcydepartment@tsico.com	Sep 27 2021 23:25:00	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANDEPOT.COM, LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14320667	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor LOANDEPOT.COM LLC bnicholas@kmllawgroup.com
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John F. Goryl	on behalf of Creditor LOANDEPOT.COM LLC bkgroup@kmllawgroup.com
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Joshua I. Goldman	
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District/off: 0315-1

User: nsha

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 34

on behalf of Creditor LOANDEPOT.COM LLC jgoldman@kmllawgroup.com, angelica.reyes@padgettlawgroup.com

Lauren Berschler Karl

on behalf of Creditor LOANDEPOT.COM LLC lkarl@rascrane.com, lbkarl03@yahoo.com

Maria Miksich

on behalf of Creditor LOANDEPOT.COM LLC mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Stephen H. Hutzelman

on behalf of Plaintiff Lisa D. Skrekla stephen@hh-legal.com shutzelman@ecf.inforuptcy.com;ann@hh-legal.com

Stephen H. Hutzelman

on behalf of Debtor Lisa D. Skrekla stephen@hh-legal.com shutzelman@ecf.inforuptcy.com;ann@hh-legal.com

TOTAL: 9